



Order Filed on November 9, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Marco Esposito-Costagliola and Kimberly A.
Esposito-Costagliola

Case No.: 16-23294

Chapter: 7

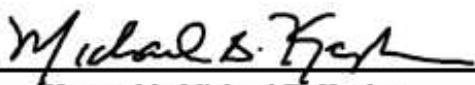
Hearing Date: 11/7/2016

Judge: KAPLAN

ORDER CONCERNING REAFFIRMATION AGREEMENT

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 9, 2016


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The court having reviewed the reaffirmation agreement between the debtor and
Santander Consumer USA, Inc filed in this case on 10/4/2016, it is
hereby ORDERED that:

☐ The reaffirmation agreement is APPROVED.

☒ The reaffirmation agreement is NOT APPROVED. However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that pursuant to D.N.J. LBR 4001-2:

(a) It shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send regular monthly statements and payment coupons to individual debtors in cases under Chapter 7, Chapter 13, and Chapter 11 of the Bankruptcy Code.

(b) In the event that debtors fail to make timely payments, it shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send reminder statements, provided that the statements are informational only, and do not demand payment.

revised 12/16/14

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Marco Esposito-Costagliola
Kimberly A. Esposito-Costagliola
Debtors

Case No. 16-23294-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db/jdb +Marco Esposito-Costagliola, Kimberly A. Esposito-Costagliola, 307 Bradford Place,
Bayville, NJ 08721-2774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Charles C. Berkeley on behalf of Joint Debtor Kimberly A. Esposito-Costagliola ccb@verizon.net
Charles C. Berkeley on behalf of Debtor Marco Esposito-Costagliola ccb@verizon.net
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 5